



ANNUAL STATEMENT FOR THE YEAR 2008 OF THE HumanaDental Insurance Company

**X-FACTORS ACTUARIAL OPINION**

**HUMANADENTAL INSURANCE COMPANY**

**ACTUARIAL OPINION ON X-FACTORS**

**December 31, 2008**

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company.

As of December 31, 2008, HumanaDental Insurance Company does not require an actuarial opinion on "X factors" as required by Ins 2.80 (4)(b)3i.

Date: February 20, 2009

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